


EXHIBIT "D"



MAIN STREET VALUATIONS

ORDER INFORMATION							
Order Date: 07/01/2013	Inspection Date: 07/02/2013	Complete Date: 07/05/2013	Customer: Carrington Mortgage	Customer Contact:	Customer Contact Info Source: Tax data	Customer Loan No.	Order No.
Pool Name:	Borrower: HAYES	Address: 1158 DATE STREET	City: FAIRBORN	State: OH	Zip: 45324	Assessor Parcel No. A02000200020018000	
Inspection Type: Exterior	Broker Name: Christine Cantrell	Years Of Exp: 13	Broker Company: Big Hill	Broker Phone: 9374298700	License Number: 423177	Expiration Date: 11/27/2013	
PROPERTY INFORMATION							
Property Vacant: Unknown	Secured: Unknown	Land Value: 4000.00	View: Neighborhood	Market Rent (Mnth): \$650	HOA Fees: \$	Guest House SF: 0	Guest House Bmt SF: 0
Currently Listed: No	List in Last 12 Mo.: No	Original List Price: \$	Current List Price: \$	DOM: 0	Listing Broker:	Listing Company:	Listing Phone:
Sold in Last 12 Mo.: No	Original List Price: \$	Final List Price: \$	DOM: 0	Sale Price: \$	Sale Date:	Listing Broker:	Listing Phone:
NEIGHBORHOOD INFORMATION							
Population Density: Urban	Crime/Vandal Risk: Low	Neighborhood Trend: Stable	Home values are: Stable at a rate of 0.000		Environmental Issues: Unknown	Owner Occupied %: 70.00%	Pride of Ownership: Average
Competing Listings: 12	Value Range: \$35,000 to: \$90,000		Supply: Stable	Demand: Stable	Predominant Buyer: First-time buyer	# of Border or Blocked up homes: 1	Approximate # of comps in neighborhood for sale: 5
REPAIR DETAILS							
Repairs Total: \$	Repairs Recommended: No		Days to Complete: 00:00	Resale Problem: No			
INTERIOR							
Painting: \$	Structural: \$	Appliances: \$	Utilities: \$	Carpet/Floors: \$	Other: \$	Cleaning/Trash Removal: \$	
EXTERIOR							
Painting: \$	Foundation: \$	Landscaping: \$	Roof: \$	Windows: \$	Other: \$	Pool: \$	
COMPARABLE INFORMATION							
Property Info	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	Listed Comp 1	Listed Comp 2	Listed Comp 3
Address:	1158 DATE STREET	1227 Hemlock	1002 Victoria Ave	11 Diana Ln	268 State St	1016 S Central Ave	1105 Harvard
Address2:							
City:	FAIRBORN	Fairborn	Fairborn	Fairborn	Fairborn	Fairborn	Fairborn
County:	Greene	Greene	Greene	Greene	Greene	Greene	Greene
State:	OH	OH	OH	OH	OH	OH	OH
Zip:	45324	45324	45324	45324	45324	45324	45324
Proximity:		0.19	0.28	0.67	0.55	0.24	0.15
Current List Price:	\$	\$45,000	\$55,000	\$84,900	\$48,900	\$69,000	\$78,000
Original List Price:	\$	\$55,000	\$89,900	\$89,900	\$50,000	\$72,900	\$78,000
Sale Price:	\$	\$39,000	\$52,500	\$76,000			
Sale Date:		06/26/2013	04/01/2013	03/26/2013			
Sale Type:	FMV	FMV	FMV	FMV	FMV	FMV	FMV
Concessions:	\$	\$	\$	\$			
DOM:	0	65	63	165	70	95	26
NumUnits:	1	1	1	1	1	1	1
Property Type:	SFD	SFD	SFD	SFD	SFD	SFD	SFD
Property Style:	Ranch/Rambler	Ranch/Rambler	Ranch/Rambler	Ranch/Rambler	Ranch/Rambler	Ranch/Rambler	Ranch/Rambler
Construction:	Frame	Frame	Frame	Frame	Frame	Frame	Brick
Condition:	Average	Average	Average	Average	Average	Average	Average
Year Built:	1957	1957	1950	1953	1952	1952	1949
View:	Neighborhood	Neighborhood	Neighborhood	Neighborhood	Neighborhood	Neighborhood	Neighborhood
Lot Size (in acres):	0.21	0.23	0.20	0.20	0.20	0.20	0.21
Sq ft above grade:	1383	1488	1136	1116	1226	1100	1295
Total Rooms:	6	8	6	6	5	5	8
Bedrooms:	3	3	3	3	3	3	3
Full Baths:	2	1	1	2	1	1	1
Half Baths:	0	0	0	0	0	0	0
Basement:	None	None	None	None	None	None	None
% Basement Finished:	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Garage/Carport:	Carport	Attached 2 Car Garage	Attached 1 Car Garage	Detached 2 Car Garage	Attached 1 Car Garage	Detached 1 Car Garage	Detached 2 Car Garage
Pool/Spa/Fireplace:							
Price per sq. ft.:	\$	\$26	\$46	\$68	\$40	\$63	\$60

Sold Comp 1 Comments: 3 bedroom, 1 bath home with 2 car attached garage equal							
Sold Comp 2 Comments: 3 beds ranch style similar to the subject							
Sold Comp 3 Comments: close to the subject in sq ft, beds, baths, style etc...							
Listed Comp 1 Comments: 3 BEDROOMS, 1 BATH, SHED, 1 CAR ATTACHED GARAGE. equal in comparison							
Listed Comp 2 Comments: ranch style home 3 bedrooms 1 1/2 car detached garage							
Listed Comp 3 Comments: 3 bedroom one bath brick ranch with 2 car detached garage							
BROKER COMMENTS							
Subject Comments: This subject is a ranch and like others in the area							
Neighborhood Comments: This neighborhood has 2, 3, beds mostly and a mix of ranch and cape styles sq ft varies some							
Condition/Repair: no repairs from the roadside							
PRICE OPINION							
Typical Market Timer	Quick Sale Price: \$42,000	As Is Sale Price: \$45,000	As Is List Price: \$49,000	Repair Estimate: \$	Quick Sale Repaired Price: \$42,000	Repaired Sale Price: \$45,000	Repaired List Price: \$49,000
Pricing Strategy							
This is the approx value for the homes in this area that has sold							
QC Review							
80-7/5 As is sale price is bracketed and supported by the comparables provided with adjustments made for all superior/inferior features.							
Broker's Signature							
 Christine Cantrell				07/02/2013			
Date							
Broker Address	3944 Indian Ripple Road, Beavercreek, OH 45440			Broker Fax	9374293655	Broker Email	christinecantrell@hotmail.com

By completing this report, the Broker certifies that they have completed a site inspection of the subject property and that subject photos were taken at the time of inspection.

DISCLOSURE: This is a comparative market analysis, not an appraisal, and should not be used for lending purposes. Therefore, it is not intended to be an appraisal of the market value of the property and as such does not comply with USPAP standards. If an appraisal is desired, the services of a licensed or certified appraiser should be obtained.

This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.